

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: RIVERS, DAWN M.

§ Case No. 07-10970

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

ILENE F. GOLDSTEIN, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$0.00

Assets Exempt: \$75,400.00

Total Distribution to Claimants: \$1,380.26

Claims Discharged
Without Payment: \$44,677.65

Total Expenses of Administration: \$4,097.50

3) Total gross receipts of \$ 5,477.76 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$5,477.76 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	4,097.50	4,097.50	4,097.50
PRIOR CHAPTER ADMIN. FFES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	417.46	45,640.45	45,640.45	1,380.26
TOTAL DISBURSEMENTS	\$417.46	\$49,737.95	\$49,737.95	\$5,477.76

- 4) This case was originally filed under Chapter 7 on June 19, 2007.
- . The case was pending for 28 months.
- 5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.
- 6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/04/2009 By: /s/ILENE F. GOLDSTEIN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Inheritance	1229-000	5,470.66
Interest Income	1270-000	7.10
TOTAL GROSS RECEIPTS		\$5,477.76

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
TOTAL SECURED CLAIMS		\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
ILENE F. GOLDSTEIN	2100-000	N/A	1,297.72	1,297.72	1,297.72
LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	3110-000	N/A	2,345.00	2,345.00	2,345.00
LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	3120-000	N/A	65.00	65.00	65.00
Jodi E. Gimbel, P.C.	3410-000	N/A	385.00	385.00	385.00
INTERNATIONAL SURETIES LTD.	2300-000	N/A	4.78	4.78	4.78
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	4,097.50	4,097.50	4,097.50

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
		N/A			
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
		N/A			
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
CHASE BANK USA	7100-000	N/A	9,670.74	9,670.74	292.46
Chase Bank USA, N.A	7100-000	N/A	1,079.32	1,079.32	32.64
American Express Centurion Bank	7100-000	N/A	34,890.39	34,890.39	1,055.16
Orthopedic & Spine Surgery Assoc.	7100-000	320.17	N/A	N/A	0.00
Tri-County ER Physicians	7100-000	97.29	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS		417.46	45,640.45	45,640.45	1,380.26

Form 1
Individual Estate Property Record and Report
Asset Cases

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Case Number: 07-10970

Trustee: (330290) ILENE F. GOLDSTEIN

Case Name: RIVERS, DAWN M.

Filed (f) or Converted (c): 06/19/07 (f)

Period Ending: 11/04/09

§341(a) Meeting Date: 07/20/07

Claims Bar Date: 07/11/08

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 <u>Property Abandoned</u> OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	RESIDENCE	200,000.00	28,453.00		0.00	FA
2	BANK ACCOUNTS	800.00	0.00		0.00	FA
3	BANK ACCOUNTS	3,500.00	500.00		0.00	FA
4	HOUSEHOLD GOODS AND FURNISHINGS	2,000.00	2,000.00		0.00	FA
5	BOOKS AND ART OBJECTS	400.00	0.00		0.00	FA
6	WEARING APPAREL AND JEWELRY	600.00	0.00		0.00	FA
7	WEARING APPAREL AND JEWELRY	300.00	100.00		0.00	FA
8	INTERESTS IN INSURANCE POLICIES	0.00	0.00		0.00	FA
9	PENSION PLANS AND PROFIT SHARING	68,000.00	0.00		0.00	FA
10	TAX REFUNDS	0.00	0.00		0.00	FA
11	INTERESTS IN INSURANCE POLICIES	0.00	0.00		0.00	FA
12	AUTOMOBILES AND OTHER VEHICLES	7,500.00	5,100.00		0.00	FA
13	Inheritance (u)	Unknown	Unknown		5,470.66	Unknown
Int	INTEREST (u)	Unknown	N/A		7.10	Unknown
14	Assets Totals (Excluding unknown values)	\$283,100.00	\$36,153.00		\$5,477.76	\$0.00

Major Activities Affecting Case Closing:

STATUS: THE TRUSTEE HAS FOUND AN INHERITANCE. SHE HAS COLLECTED IT AND IS CLOSING THE ESTATE.

Initial Projected Date Of Final Report (TFR): March 31, 2009 Current Projected Date Of Final Report (TFR): October 31, 2009

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-10970

Trustee: ILENE F. GOLDSTEIN (330290)

Case Name: RIVERS, DAWN M.

Bank Name: JPMORGAN CHASE BANK, N.A.

Taxpayer ID #: 13-7591361

Account: ***-*****94-65 - Money Market Account

Period Ending: 11/04/09

Blanket Bond: \$3,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Money Market Account Balance
03/12/08	{13}	Robert Silvestri	Inheritance	1229-000	5,470.66		5,470.66
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	0.56		5,471.22
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	0.76		5,471.98
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.68		5,472.66
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.69		5,473.35
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.69		5,474.04
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.65		5,474.69
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.71		5,475.40
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	0.59		5,475.99
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	0.43		5,476.42
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.38		5,476.80
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.22		5,477.02
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.20		5,477.22
03/04/09	1001	INTERNATIONAL SURETIES LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/04/2009 FOR CASE #07-10970	2300-000		4.78	5,472.44
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.23		5,472.67
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.22		5,472.89
05/14/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.09		5,472.98
05/14/09		To Account #*****9466	TRANSFER TO CHECKING	9999-000		5,472.98	0.00

ACCOUNT TOTALS	5,477.76	5,477.76	\$0.00
Less: Bank Transfers	0.00	5,472.98	
Subtotal	5,477.76	4.78	
Less: Payments to Debtors	0.00		
NET Receipts / Disbursements	\$5,477.76	\$4.78	

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-10970

Trustee: ILENE F. GOLDSTEIN (330290)

Case Name: RIVERS, DAWN M.

Bank Name: JPMORGAN CHASE BANK, N.A.

Taxpayer ID #: 13-7591361

Account: ***-****94-66 - Checking Account

Period Ending: 11/04/09

Blanket Bond: \$3,000,000.00 (per case limit)

Separate Bond: N/A

Page: 2

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
05/14/09		From Account #*****9465	TRANSFER TO CHECKING	9999-000	5,472.98		5,472.98
05/18/09	101	ILENE F. GOLDSTEIN	Dividend paid 100.00% on \$1,297.72, Trustee Compensation; Reference:	2100-000		1,297.72	4,175.26
05/18/09	102	LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	Dividend paid 100.00% on \$2,345.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		2,345.00	1,830.26
05/18/09	103	LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	Dividend paid 100.00% on \$65.00, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		65.00	1,765.26
05/18/09	104	Jodi E. Gimbel,P.C.	Dividend paid 100.00% on \$385.00, Accountant for Trustee Fees (Other Firm); Reference:	3410-000		385.00	1,380.26
05/18/09	105	CHASE BANK USA	Dividend paid 3.02% on \$9,670.74; Claim# 1; Filed: \$9,670.74; Reference:	7100-000		292.46	1,087.80
05/18/09	106	Chase Bank USA,N.A	Dividend paid 3.02% on \$1,079.32; Claim# 2; Filed: \$1,079.32; Reference:	7100-000		32.64	1,055.16
05/18/09	107	American Express Centurion Bank	Dividend paid 3.02% on \$34,890.39; Claim# 3; Filed: \$34,890.39; Reference:	7100-000		1,055.16	0.00

ACCOUNT TOTALS	5,472.98	5,472.98	\$0.00
Less: Bank Transfers	5,472.98	0.00	
Subtotal	0.00	5,472.98	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$5,472.98	

Net Receipts :	5,477.76
Net Estate :	\$5,477.76

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-****94-65	5,477.76	4.78	0.00
Checking # ***-****94-66	0.00	5,472.98	0.00
	\$5,477.76	\$5,477.76	\$0.00